

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ROME DIVISION**

In re:

JOE WILLIAM HIGGINS

Debtor(s)

Case No. R09-43674-PWB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Mary Ida Townson, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2009.
- 2) The plan was confirmed on 01/12/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/12/2012.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,764.00.
- 10) Amount of unsecured claims discharged without payment: \$3,232.64.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$28,533.00
Less amount refunded to debtor	\$586.25

NET RECEIPTS: **\$27,946.75**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,494.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,326.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,820.00**

Attorney fees paid and disclosed by debtor: \$6.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BRANCH BANKING & TRUST CO	Unsecured	1,028.00	1,028.51	1,028.51	1,028.51	0.00
CAPITAL ONE, N.A.	Unsecured	NA	2,724.76	2,894.76	2,894.76	0.00
CAPITAL ONE, N.A.	Secured	10,683.00	8,265.00	8,095.00	8,095.00	1,002.11
CASH LOANS COMPANY	Unsecured	429.00	443.59	443.59	443.59	0.00
EAST BAY FUNDING, LLC	Unsecured	280.00	262.17	262.17	262.17	0.00
LENDMARK FINANCIAL SERV	Secured	4,587.00	4,809.16	4,809.16	4,809.16	1,531.09
PREMIER BANKCARD/CHARTER	Unsecured	NA	477.64	477.64	477.64	0.00
PREMIER BANKCARD/CHARTER	Unsecured	0.00	477.64	477.64	0.00	0.00
SCHEDULED CREDITOR	Unsecured	485.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	1,832.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	215.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	0.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	0.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	223.00	NA	NA	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	3,100.00	2,582.72	2,582.72	2,582.72	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,904.16	\$12,904.16	\$2,533.20
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,904.16	\$12,904.16	\$2,533.20
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,167.03	\$7,689.39	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,820.00</u>
Disbursements to Creditors	<u>\$23,126.75</u>
TOTAL DISBURSEMENTS :	<u>\$27,946.75</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/22/2013

By: /s/ Mary Ida Townson

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ROME DIVISION

IN RE:)	CHAPTER 13
JOE WILLIAM HIGGINS)	
)	CASE NO. R09-43674-PWB
)	
DEBTOR)	

CERTIFICATE OF SERVICE

This is to Certify that I have this day served

JOE WILLIAM HIGGINS
1132 SMYRNA CHURCH ROAD
CHATSWORTH, GA 30705

FULLER & MCKAY
P.O. BOX 1654
ROME, GA 30162-1654

with a copy of the foregoing Chapter 13 Trustee's Final Report and Account by depositing in the United States Mail a copy of same in a properly addressed envelope with adequate postage thereon.

DATED: 04/22/2013

/S/

Mary Ida Townson, Chapter 13 Trustee
State Bar No. 715063
100 Peachtree Street, Suite 2700
Atlanta, GA 30303
(404) 525-1110
maryidat@atlch13tt.com